Certificate Number: 12433-PAM-DE-030061040

Bankruptcy Case Number: 17-03817



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>October 22, 2017</u>, at <u>10:21</u> o'clock <u>PM EDT</u>, <u>Dariusz B. Kozdra</u> completed a course on personal financial management given <u>by internet</u> by <u>Solid Start Financial Education Services, LLC</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: October 22, 2017 By: /s/Lance Brechbill

Name: Lance Brechbill

Title: <u>Teacher</u>